

Interview Summary	Application No.	Applicant(s)	
	10/030,078	ALBRECHT ET AL.	
	Examiner	Art Unit	
	Calvin L. Hewitt II	3621	

All participants (applicant, applicant's representative, PTO personnel):

(1) Calvin L. Hewitt II. (3) _____.

(2) John R. Schaefer. (4) _____.

Date of Interview: 21 June 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference
c) ☒ Personal [copy given to: 1) ☐ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
If Yes, brief description: _____.

Claim(s) discussed: 1 and 21.

Identification of prior art discussed: Daly, Southgate, also Desai, 6877093 and Valliani, 6234389.

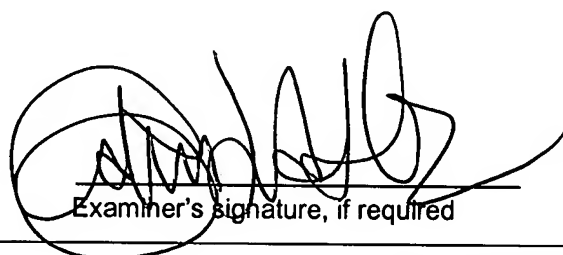
Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.



Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The Examiner and Applicant's representative reviewed claim 1 in order to overcome the applied 112 rejection. The Examiner also proposed claim language to place claim 21 in condition for allowance. Specifically, the Examiner recommended the claim be rewritten to include inserting a portable data carrier into a terminal, receiving a transaction request by the terminal, determining that the terminal is unable to fulfill the request, forming a start sequence by the terminal wherein the start sequence comprises card data read from the inserted portable data carrier, requested transaction information and information indicating that the terminal lacks the functionality to fulfill the requested transaction, encrypting the start request and transmitting the encrypted start sequence to a node computer, decrypting the encrypted start sequence by the node computer, and authenticating the requested transaction and determining that the terminal lacks functionality for fulfilling the requested transaction based on the decrypted start sequence, retrieving a software application that enables the terminal to fulfill the transaction and transmitting the application to the terminal, receiving the application by the terminal and fulfilling the the requested transaction using the application, the node computer and the portable data carrier. .